



PATENT  
29757/P-686

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Nguyen et al.  
Ser. No. : 10/085,779  
Filed : February 28, 2002  
Title : Electronic Payout Administration  
Method and System  
Art Unit : 3713  
Examiner : Not Yet Assigned

I hereby certify that this paper is being deposited with the United States Postal Service as First Class Mail, postage prepaid, in an envelope addressed to:

Commissioner for Patents  
Washington, D.C. 20231, on this date:

Date: February 20, 2003

Paul C. Craane  
Registration No. 38,851

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to the duty of disclosure under 37 C.F.R. §1.56, the documents identified on the enclosed form PTO-1449, copies of which are enclosed, are disclosed to the Examiner for consideration in connection with the present application.

The submission of the enclosed documents is not an admission that they are prior art or relevant to the invention.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned, so no fee is required. The Commissioner is, however, hereby authorized and directed to charge any required fee for the submission of this information disclosure statement to Deposit Account No. 13-2855. A copy of this paper is enclosed.

Respectfully submitted,

MARSHALL GERSTEIN & BORUN

Date: February 20, 2003

By:

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